Certificate Number: 05781-PAE-DE-036153279

Bankruptcy Case Number: 21-12444



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on November 20, 2021, at 11:15 o'clock AM PST, Carl Mountes completed a course on personal financial management given by telephone by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 20, 2021 By: /s/Allison M Geving

Name: Allison M Geving

Title: President